

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WALTER R SMITH  
DENICE L SMITH  
Debtor(s)

Case No. 06-14507

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2006.
- 2) The plan was confirmed on 01/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/12/2008, 01/30/2009, 07/22/2009.
- 5) The case was completed on 08/26/2009.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,400.00.
- 10) Amount of unsecured claims discharged without payment: \$25,521.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,810.00
Less amount refunded to debtor	\$43.49

**NET RECEIPTS:** **\$32,766.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,616.42
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,016.42**

Attorney fees paid and disclosed by debtor: \$1,400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	1,600.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	500.00	458.63	458.63	458.63	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	0.53	0.53	0.53	0.00
CAPITAL ONE AUTO FINANCE	Secured	13,338.00	13,338.00	13,338.00	13,338.00	1,958.88
CITIFINANCIAL	Unsecured	5,100.00	NA	NA	0.00	0.00
COLUMBUS BANK & TRUST CARD SE	Unsecured	483.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATL TRUST CO	Secured	15,229.00	9,367.91	9,367.91	9,367.91	0.00
DEUTSCHE BANK NATL TRUST CO	Secured	NA	NA	NA	0.00	0.00
DRS LING CHENEI & ARENDT	Unsecured	1,010.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	1,461.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,650.00	1,669.71	1,669.71	1,669.71	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	350.00	409.12	409.12	409.12	0.00
ELMHURST MEMORIAL HEALTH	Unsecured	7,193.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	NA	NA	NA	0.00	0.00
GEMB	Unsecured	1,400.00	NA	NA	0.00	0.00
GOOD SAMARITAN HOSPITAL	Unsecured	942.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	100.00	NA	NA	0.00	0.00
ILLINOIS BONE & JOINT CENTER	Unsecured	683.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Secured	938.00	938.00	938.00	938.00	80.84
ILLINOIS TITLE LOANS	Unsecured	NA	783.67	783.67	783.67	0.00
PHYSICIANS BILLING OFFICE	Unsecured	5,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	384.65	384.65	384.65	0.00
PREMIER BANKCARD/CHARTER	Unsecured	300.00	360.15	360.15	360.15	0.00
ROBERT G MICHAELS & ASSOC	Unsecured	549.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,367.91	\$9,367.91	\$0.00
Debt Secured by Vehicle	\$14,276.00	\$14,276.00	\$2,039.72
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,643.91</b>	<b>\$23,643.91</b>	<b>\$2,039.72</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,066.46</b>	<b>\$4,066.46</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,016.42</u>
Disbursements to Creditors	<u>\$29,750.09</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$32,766.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/15/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.